

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael J. Pollack  
 Elaine G. Pollack  
 Debtors

Case No. 17-18146-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Apr 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2018.

db/jdb	Michael J. Pollack, Elaine G. Pollack, 2089 N. Line Street, Lansdale, PA 19446-1535
14023224	BANK OF AMERICA, PO Box 45144, Jacksonville, FL 32232-5144
14023226	BANKS & BANKS, 3038 Church Rd, Lafayette Hill, PA 19444-1717
14077835	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14023229	COVENANT BANK, 60 N Main St, Doylestown, PA 18901-3730
14045043	+Covenant Bank, 182 N. Main Street, Doylestown, PA 18901-3731
14023231	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
14023233	NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14023234	Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
14023236	RBS CITIZENS NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Apr 28 2018 01:44:43 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2018 01:44:08 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 28 2018 01:44:26 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14023225	EDI: BANKAMER.COM Apr 28 2018 05:33:00 BANK OF AMERICA, PO Box 982238, El Paso, TX 79998-2238
14061497	EDI: BANKAMER.COM Apr 28 2018 05:33:00 Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14023227	EDI: CHASE.COM Apr 28 2018 05:33:00 CHASE BANK USA NA, PO Box 15298, Wilmington, DE 19850-5298
14023228	EDI: CHASE.COM Apr 28 2018 05:33:00 CHASE/BANK ONE CARD SERVICE, PO Box 15298, Wilmington, DE 19850-5298
14058901	EDI: BL-BECKET.COM Apr 28 2018 05:34:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14023230	EDI: IRS.COM Apr 28 2018 05:34:00 INTERNAL REVENUE SERVICE, PO Box 7346, Philadelphia, PA 19101-7346
14023232	EDI: CBSKOHL.COM Apr 28 2018 05:33:00 KOHLS DEPARTMENT STORE, PO Box 3115, Milwaukee, WI 53201-3115
14023235	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2018 01:44:08 PA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO Box 280946, Harrisburg, PA 17128-0946
14024256	+EDI: PRA.COM Apr 28 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14076886	+EDI: RESURGENT.COM Apr 28 2018 05:33:00 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14023237	EDI: SEARS.COM Apr 28 2018 05:33:00 SEARS/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14076501	+EDI: RMSC.COM Apr 28 2018 05:34:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14023238	EDI: CITICORP.COM Apr 28 2018 05:33:00 THE HOME DEPOT/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14067340	+EDI: AIS.COM Apr 28 2018 05:33:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Apr 27, 2018

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2018 at the address(es) listed below:

DANIEL P. MUDRICK on behalf of Joint Debtor Elaine G. Pollack dpmudrick@verizon.net,  
G30229@notify.cincompass.com  
DANIEL P. MUDRICK on behalf of Debtor Michael J. Pollack dpmudrick@verizon.net,  
G30229@notify.cincompass.com  
DAVID BANKS on behalf of Creditor Covenant Bank bbwlaw@yahoo.com  
GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com,  
gfs@trustesolutions.net;hsmith@gsbblaw.com  
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
HOLLY SMITH MILLER on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com  
KEVIN G. MCDONALD on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Michael J. Pollack</b>	Social Security number or ITIN	<b>xxx-xx-1484</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Elaine G. Pollack</b>	Social Security number or ITIN	<b>xxx-xx-6812</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-18146-amc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Pollack

Elaine G. Pollack

4/26/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**